

EXHIBIT 2

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS

DOCKET NO. 04 11572 JLT

SUSAN COONEY,)
Plaintiff)
)
v.)
)
SAYBROOK GRADUATE SCHOOL AND)
RESEARCH CENTER, and)
MAUREEN O'HARA, Individually)
Defendants)

PLAINTIFF SUSAN COONEY'S THIRD SUPPLEMENTAL RESPONSE
TO DEFENDANTS' FIRST REQUEST FOR PRODUCTION OF DOCUMENTS

Request No. 34

All documents evidencing your alleged damages and/or any expenses incurred by you as a result of the allegations contained in your Complaint.

Response No. 34

Plaintiff has furnished responsive documents, which are attached hereto as Exhibit F. See also documents to be furnished in response to Request No. 33. Further answering, Plaintiff states her belief that Defendants possess additional documents that are responsive to this request.

Supplemental Response No. 34

Plaintiff has located additional responsive documents, which are attached as Exhibit J. See also documents furnished with Supplemental Response No. 33 (Ex. I). After a diligent search, plaintiff has found no other responsive documents. Plaintiff has requested further documentation of her loans from Sallie Mae, and expects to receive additional documents in one to two weeks. Plaintiff will supplement this response if additional documents are located.

Second Supplemental Response No. 34

Plaintiff has located her termination letter from Massachusetts General Hospital, which is attached as Exhibit N. Plaintiff previously produced a two-page communication from Sallie Mae at her January 26-27, 2006 deposition. Plaintiff produced an original document to defendants' counsel, and hereby requests that defendants' counsel return a photocopy. This two-page document should be added to Exhibit N, and will be Bates stamped 0000232 and 0000233.

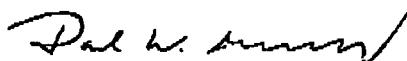
Third Supplemental Response No. 34

Plaintiff has obtained additional records from Sallie Mae, which are enclosed as Exhibit O. These are uncertified records. Plaintiff intends to subpoena certified and updated loan records from Sallie Mae, which will be served to defendant's counsel upon receipt.

Plaintiff is also producing her 2005 tax returns, which are attached as Exhibit P.

Respectfully submitted,

SUSAN COONEY, Plaintiff,
By her attorneys,



E. Steven Coren, BBO # 099740
Paul W. Morenberg, BBO # 631101
Kerstein, Coren, Lichtenstein & Finkel, LLP
60 Walnut Street
Wellesley, MA 02481
(781) 997-1600

Dated: December 21, 2006

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS

DOCKET NO. 04 11572 JLT

SUSAN COONEY,)
Plaintiff)
)
v.)
)
SAYBROOK GRADUATE SCHOOL AND)
RESEARCH CENTER, and)
MAUREEN O'HARA, Individually)
Defendants)

PLAINTIFF SUSAN COONEY'S THIRD SUPPLEMENTAL RESPONSES
TO DEFENDANTS' FIRST REQUESTS FOR PRODUCTION OF DOCUMENTS

EXHIBIT O


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Loan payment history

Below are the last 1 standard history transactions applied to the loan number indicated below. Click on the amounts breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-01
Disbursement Date: 08/12/1992
Original Balance: \$7,500.00
Capitalized Interest: \$N/A

Date	Description	Amount	Amount applied to principal	Amount applied to interest	Amount applied to late fee
05/23/2003	PAYMENT	\$ -7,530.93	\$-7,500.00	\$-30.93	\$0.00

- Frequently asked questions about payment history

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Loan Number: 1-02

Original Balance: \$7,500.00

Disbursement Date: 08/21/1991

Capitalized Interest: \$N/A

Date	Description	Amount	Amount applied to principal	Amount applied to interest	Amount applied to late fee
05/23/2003	PAYMENT	\$-7,550.92	\$-7,500.00	\$-50.92	\$0.00

Frequently asked questions about payment history

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Loan payment history

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Loan Number: 1-03
Original Balance: \$4,200.00
Disbursement Date: 06/10/1992
Capitalized Interest: \$N/A

Date	Description	Amount	Amount applied to principal	Amount applied to interest	Amount applied to late fee
05/23/2003	PAYMENT	\$-4,228.52	\$-4,200.00	\$-28.52	\$0.00

Frequently asked questions about payment history

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Loan payment history

Below are the last 7 standard history transactions applied to the loan number indicated below. Click on the amounts breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-12
Original Balance: \$4,000.00
Disbursement Date: 08/12/1992
Capitalized Interest: \$3,774.70

Date	Description	Amount	Amount applied to principal	Amount applied to interest	Amount applied to late fee
05/23/2003	PAYMENT	\$ -7,944.18	\$ -7,753.66	\$ -175.90	\$ -14.36
12/20/2002	CAPITALIZED INT	\$ 0.00	\$ 66.80	\$ -66.80	\$ 0.00
10/22/2002	CAPITALIZED INT	\$ 0.00	\$ 2,894.00	\$ -2,894.00	\$ 0.00
09/01/1995	CAPITALIZED INT	\$ 0.00	\$ 636.29	\$ -636.29	\$ 0.00
09/07/1993	PAYMENT	\$ -56.00	\$ -29.60	\$ -26.40	\$ 0.00
08/04/1993	PAYMENT	\$ -56.00	\$ -3.01	\$ -52.99	\$ 0.00
06/01/1993	CAPITALIZED INT	\$ 0.00	\$ 177.61	\$ -177.61	\$ 0.00

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Loan payment history

Below are the last 3 standard history transactions applied to the loan number indicated below. Click on the amounts breakdown on how the standard history transaction was applied..

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-07
Original Balance: \$9,180.00
Disbursement Date: 11/03/1993
Capitalized Interest: \$6,855.49

Date	Description	Amount	Amount applied to principal	Amount applied to interest	Amount applied to late fee
05/23/2003	PAYMENT	\$-16,409.79	\$-16,035.49	\$-353.61	\$-20.00
12/20/2002	CAPITALIZED INT	\$ 0.00	\$134.34	\$-134.34	\$0.00
10/22/2002	CAPITALIZED INT	\$ 0.00	\$6,721.15	\$-6,721.15	\$0.00

Frequently asked questions about payment history

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Below are the last 2 standard history transactions applied to the loan number indicated below. Click on the amounts for a breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-09

Original Balance: \$5,316.00

Disbursement Date: 09/28/1994

Capitalized Interest: \$3,471.58

Date	Description	Amount	Amount applied to principal	Amount applied to interest	Amount applied to late fee
05/23/2003	PAYMENT	\$ -8,823.82	\$ -8,787.58	\$ -36.24	\$0.00
04/22/2003	CAPITALIZED INT	\$ 0.00	\$3,471.58	\$ -3,471.58	\$0.00

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Below are the last 2 standard history transactions applied to the loan number indicated below. Click on the amounts to breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-11**Disbursement Date:** 12/14/1994**Original Balance:** \$3,764.00**Capitalized Interest:** \$2,399.32

Date	Description	Amount	Amount applied to principal	Amount applied to interest	Amount applied to late fee
05/23/2003	PAYMENT	\$ -6,188.74	\$ -6,163.32	\$ -25.42	\$0.00
04/22/2003	CAPITALIZED INT	\$ 0.00	\$ 2,399.32	\$ -2,399.32	\$0.00

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If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-10
Original Balance: \$671.00

Disbursement Date: 11/30/1994
Capitalized Interest: \$N/A

Date	Description	Amount	Amount applied to principal	Amount applied to interest	Amount applied to late fee
05/23/2003	PAYMENT	\$ -673.76	\$ -671.00	\$ -2.76	\$0.00

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Loan payment history

Below are the last 12 standard history transactions applied to the loan number indicated below. Click on the amounts breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-13
Original Balance: \$21,500.00

Disbursement Date: 05/15/2001
Capitalized Interest: \$7,869.81

Date	Description	Amount	Amount applied to principal	Amount applied to interest	Amount applied to late fee
04/06/2006	PAYMENT	\$ -562.99	\$-239.88	\$-406.94	\$-16.17
02/14/2006	CAPITALIZED INT	\$ 0.00	\$843.34	\$-843.34	\$0.00
12/05/2005	FORB FEE PAYMENT	\$ -50.00	\$-50.00	\$0.00	\$0.00
12/05/2005	FORBEARANCE FEE	\$.50.00	\$50.00	\$0.00	\$0.00
12/05/2005	PAYMENT	\$ -23.65	\$0.00	\$-59.04	\$-14.61
10/14/2005	CAPITALIZED INT	\$ 0.00	\$908.24	\$-908.24	\$0.00
06/15/2005	FORB FEE PAYMENT	\$ -50.00	\$-50.00	\$0.00	\$0.00
06/15/2005	FORBEARANCE FEE	\$.50.00	\$50.00	\$0.00	\$0.00
06/15/2005	PAYMENT	\$ -270.85	\$0.00	\$-255.31	\$-15.54
04/14/2005	CAPITALIZED INT	\$ 0.00	\$990.82	\$-990.82	\$0.00
03/08/2005	PAYMENT	\$ -127.57	\$0.00	\$0.00	\$-127.57
03/08/2005	FORB FEE PAYMENT	\$ -.50.00	\$-50.00	\$0.00	\$0.00

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Account loan summary

Listed below are loans currently associated with your account, including those not yet in repayment.

- To view additional loan information, choose the corresponding loan number.
- To view payments applied to individual loans, select the loan's payment history.

Loan #	Program/Lender	Status	First disbursement date	Current principal balance	Interest rate
1-01	Stafford-SUB/ SLM EDUCATION CREDIT FINANCE CORP	Paid/Consolidation	08/12/1992	\$0.00	4.86%
1-02	Stafford-SUB/ SLM EDUCATION CREDIT FINANCE CORP	Paid/Consolidation	08/21/1991	\$0.00	8.0%
1-03	Stafford-SUB/ SLM EDUCATION CREDIT FINANCE CORP	Paid/Consolidation	06/10/1992	\$0.00	8.0%
1-04	Stafford-SUB/ SLM EDUCATION CREDIT FINANCE CORP	Paid/Consolidation	06/17/1992	\$0.00	8.0%
1-05	Stafford-SUB/ SALLIE MAE TRUST - LSC/FL	Paid/Consolidation	10/06/1993	\$0.00	4.86%
1-06	Stafford-SUB/ SALLIE MAE TRUST - LSC/FL	Paid/Consolidation	01/26/1994	\$0.00	4.86%
1-07	Supplemental Loans to Students-UNSUB/ SALLIE MAE TRUST - LSC/FL	Paid/Consolidation	11/03/1993	\$0.00	5.23%
1-08	Stafford-SUB/ SALLIE MAE TRUST - LSC/FL	Paid/Consolidation	09/28/1994	\$0.00	4.86%
1-09	Stafford-UNSUB/ SALLIE MAE TRUST - LSC/FL	Paid/Consolidation	09/28/1994	\$0.00	4.86%
1-10	Stafford-SUB/ SALLIE MAE TRUST - LSC/FL	Paid/Consolidation	11/30/1994	\$0.00	4.86%
1-11	Stafford-UNSUB/ SALLIE MAE TRUST - LSC/FL	Paid/Consolidation	12/14/1994	\$0.00	4.86%
1-12	Supplemental Loans to Students-UNSUB/ SLM EDUCATION CREDIT FINANCE CORP	Paid/Consolidation	08/12/1992	\$0.00	5.38%
1-13	Signature Student-UNSUB/ SLM PRIVATE CREDIT STUDENT LN TRUST	Repayment	08/15/2001	\$31,184.28	10.0%
1-14	Consolidation-UNSUB/ SALLIE MAE TRUST - LSC/FL	Vol Forbearance	05/23/2003	\$125,892.73	4.625%
1-15	Consolidation-SUB/ SALLIE MAE TRUST - LSC/FL	Vol Forbearance	05/23/2003	\$70,747.72	4.625%

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Loan payment history

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Loan Number: 1-14
Original Balance: \$109,541.08
Disbursement Date: 05/23/2003
Capitalized Interest: \$16,708.33

Date	Description	Amount	Amount applied to principal	Amount applied to interest	Amount applied to late fee
06/30/2006	CAPITALIZED INT	\$ 0.00	\$1,434.13	\$-1,434.13	\$0.00
03/31/2006	CAPITALIZED INT	\$ 0.00	\$564.77	\$-564.77	\$0.00
02/23/2006	CAPITALIZED INT	\$ 0.00	\$841.40	\$-841.40	\$0.00
12/31/2005	CAPITALIZED INT	\$ 0.00	\$1,416.99	\$-1,416.99	\$0.00
09/30/2005	CAPITALIZED INT	\$ 0.00	\$1,400.68	\$-1,400.68	\$0.00
06/30/2005	CAPITALIZED INT	\$ 0.00	\$1,369.67	\$-1,369.67	\$0.00
03/31/2005	CAPITALIZED INT	\$ 0.00	\$195.35	\$-195.35	\$0.00
03/18/2005	CAPITALIZED INT	\$ 0.00	\$2,457.47	\$-2,457.47	\$0.00
10/02/2004	CAPITALIZED INT	\$ 0.00	\$2,814.37	\$-2,814.37	\$0.00
03/20/2004	CAPITALIZED INT	\$ 0.00	\$414.90	\$-414.90	\$0.00
02/20/2004	CAPITALIZED INT	\$ 0.00	\$2,953.71	\$-2,953.71	\$0.00
07/23/2003	CAPITALIZED INT	\$ 0.00	\$319.52	\$-319.52	\$0.00

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Loan Number: 1-13
Original Balance: \$21,500.00

Disbursement Date: 08/15/2001
Capitalized Interest: \$7,869.81

Date	Description	Amount	Amount applied to principal	Amount applied to interest	Amount applied to late fee
04/06/2006	PAYMENT	\$-562.99	\$-239.88	\$-406.94	\$-16.17
02/14/2006	CAPITALIZED INT	\$ 0.00	\$843.34	\$-843.34	\$0.00
12/05/2005	FORB FEE PAYMENT	\$-50.00	\$-50.00	\$0.00	\$0.00
12/05/2005	FORBEARANCE FEE	\$ 50.00	\$50.00	\$0.00	\$0.00
12/05/2005	PAYMENT	\$-73.65	\$0.00	\$-59.04	\$-14.61
10/14/2005	CAPITALIZED INT	\$ 0.00	\$908.24	\$-908.24	\$0.00
06/15/2005	FORB FEE PAYMENT	\$-50.00	\$-50.00	\$0.00	\$0.00
06/15/2005	FORBEARANCE FEE	\$ 50.00	\$50.00	\$0.00	\$0.00
06/15/2005	PAYMENT	\$-270.85	\$0.00	\$-255.31	\$-15.54
04/14/2005	CAPITALIZED INT	\$ 0.00	\$990.82	\$-990.82	\$0.00
03/08/2005	PAYMENT	\$-127.57	\$0.00	\$0.00	\$-127.57
03/08/2005	FORB FEE PAYMENT	\$-50.00	\$-50.00	\$0.00	\$0.00

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If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-15
Original Balance: \$65,994.26

Disbursement Date: 05/23/2003
Capitalized Interest: \$4,921.51

Date	Description	Amount	Amount applied to principal	Amount applied to interest	Amount applied to late fee
06/30/2006	CAPITALIZED INT	\$ 0.00	\$805.94	\$-805.94	\$0.00
03/31/2006	CAPITALIZED INT	\$ 0.00	\$317.39	\$-317.39	\$0.00
02/23/2006	CAPITALIZED INT	\$ 0.00	\$472.85	\$-472.85	\$0.00
12/31/2005	CAPITALIZED INT	\$ 0.00	\$796.32	\$-796.32	\$0.00
09/30/2005	CAPITALIZED INT	\$ 0.00	\$787.14	\$-787.14	\$0.00
06/30/2005	CAPITALIZED INT	\$ 0.00	\$769.71	\$-769.71	\$0.00
03/31/2005	CAPITALIZED INT	\$ 0.00	\$219.20	\$-219.20	\$0.00
03/20/2004	CAPITALIZED INT	\$ 0.00	\$243.59	\$-243.59	\$0.00
07/23/2003	CAPITALIZED INT	\$ 0.00	\$192.64	\$-192.64	\$0.00
06/30/2003	CAPITALIZED INT	\$ 0.00	\$316.73	\$-316.73	\$0.00
05/23/2003	CREDIT ADJUSTMENT	\$ -168.05	\$-168.05	\$0.00	\$0.00

Frequently asked questions about payment history

[How are my payments applied?](#)

[What if I want to send larger payments?](#)

[How does my interest accrue?](#)

[What does it mean when interest is capitalized \(added onto my balance\)?](#)

[Why did my interest rate change?](#)

4101950008342 24

re: UNSUBSIDIZED STAFFORD

Loan Amount: \$10,000.00

Date	Transaction Type	Amount	Current Principal Balance
08/04/1997	DISBURSEMENT	5000.00	
02/02/1998	DISBURSEMENT	5000.00	
			0.00

COONEY, SUSAN P

4101950008342 25

re: SUBSIDIZED STAFFORD

Loan Amount: \$8,500.00

Date	Transaction Type	Amount	Current Principal Balance
08/04/1997	DISBURSEMENT	4250.00	
02/02/1998	DISBURSEMENT	4250.00	
			0.00

COONEY, SUSAN P

4101950008342 26

re: SUBSIDIZED STAFFORD

Loan Amount: \$2,129.00

Date	Transaction Type	Amount	Current Principal Balance
08/24/1998	DISBURSEMENT	1064.50	
03/01/1999	DISBURSEMENT	1064.50	
			0.00

COONEY, SUSAN P

4101950008342 27

re: UNSUBSIDIZED STAFFORD

Loan Amount: \$16,371.00

Date	Transaction Type	Amount	Current Principal Balance
08/24/1998	DISBURSEMENT	8185.50	
03/01/1999	DISBURSEMENT	8185.50	
			0.00

4101950008342 20

16: SUBSIDIZED STAFFORD

Loan Amount: \$8,500.00

Date	Transaction Type	Amount	Current Principal Balance
08/15/1995	DISBURSEMENT	4250.00	
02/15/1996	DISBURSEMENT	4250.00	
			0.00

COONEY, SUSAN P

4101950008342 21

16: UNSUBSIDIZED STAFFORD

Loan Amount: \$10,000.00

Date	Transaction Type	Amount	Current Principal Balance
08/15/1995	DISBURSEMENT	5000.00	
02/15/1996	DISBURSEMENT	5000.00	
			0.00

COONEY, SUSAN P

4101950008342 22

16: SUBSIDIZED STAFFORD

Loan Amount: \$8,500.00

Date	Transaction Type	Amount	Current Principal Balance
08/02/1996	DISBURSEMENT	4250.00	
02/03/1997	DISBURSEMENT	4250.00	
			0.00

COONEY, SUSAN P

4101950008342 23

16: UNSUBSIDIZED STAFFORD

Loan Amount: \$10,000.00

Date	Transaction Type	Amount	Current Principal Balance
08/02/1996	DISBURSEMENT	5000.00	
02/03/1997	DISBURSEMENT	5000.00	
			0.00

4101950008342 28
pe: UNSUBSIDIZED STAFFORD
Loan Amount: \$4,369.00

Date	Transaction Type	Amount	Current Principal Balance
08/23/1999	DISBURSEMENT	2164.50	
02/28/2000	DISBURSEMENT	2164.50	
			0.00

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS

DOCKET NO. 04 11572 JLT

SUSAN COONEY,)
Plaintiff)
)
v.)
)
SAYBROOK GRADUATE SCHOOL AND)
RESEARCH CENTER, and)
MAUREEN O'HARA, Individually)
Defendants)

PLAINTIFF SUSAN COONEY'S THIRD SUPPLEMENTAL RESPONSES
TO DEFENDANTS' FIRST REQUESTS FOR PRODUCTION OF DOCUMENTS

EXHIBIT P

Form 1040		Department of the Treasury - Internal Revenue Service		2005		OMB No. 1545-0074	
Label		For the year Jan 1-Dec 31, 2005, or other tax year beginning		2005 ending	20	Your social security number	
Use the IRS label. Otherwise, please print or type.		SUSAN P COONEY 1445 CENTRE ST NEWTON, MA 02459				Spouse's social security number	
Presidential Election Campaign		Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 16) ►				▲ You MUST enter your SSN(s) above. ▲ Checking a box below will not change your tax or refund.	
Filing Status		1 <input checked="" type="checkbox"/> Single	4 <input type="checkbox"/> Head of household (with qualifying person). (See page 17.)			X You Spouse	
Check only one box.		2 <input type="checkbox"/> Married filing jointly (even if spouse had income)	3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above & answer below. ►			The qualifying person is a child but not your dependent, enter this name here. ►	
Exemptions		6a <input checked="" type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box b. b <input type="checkbox"/> Spouse				Child (or widow(er)) with dependent child (see page 17)	
If more than four dependents, see page 19.		c Dependents: (1) First name Last name		(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> If qual. child for child tax cr. <input type="checkbox"/> did not live with you due to divorce or separation <input type="checkbox"/> Dependents on 6c not entered above Add numbers on lines above ►	
						1	
		d Total number of exemptions claimed				1	
Income		7 Wages, salaries, tips, etc. Attach Form(s) W-2.				7	
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.		8a Taxable interest. Attach Schedule B if required				8a 12.	
		b Tax-exempt interest. Do not include on line 8a				8b	
		9a Ordinary dividends. Attach Schedule B if required				9a 80.	
		b Qualified dividends (see page 23)				8b 80.	
		10 Taxable refunds, credits, or offsets of state and local income taxes (see page 23).				10	
		11 Alimony received				11	
		12 Business income or (loss). Attach Schedule C or C-EZ				12 33,668.	
		13 Capital gain/(loss). Attach Sch D. If not required check here				13 (514.)	
		14 Other gains or (losses). Attach Form 4797				14	
		15a IRA distributions		15a <input type="checkbox"/> b Taxable amt		15b	
		16a Pensions and annuities		16a <input type="checkbox"/> b Taxable amt		16b	
		17 Rental real estate, royalties, partnerships, S corporations, etc. Attach Schedule E				17	
		18 Farm income or (loss). Attach Schedule F				18	
		19 Unemployment compensation				19	
		20a Social security benefits		20a <input type="checkbox"/> b Taxable amt		20b	
		21 Other income. List type and amount (see page 29)				21	
		22 Add the amounts in the far right column for lines 7 through 21. This is your total income ►				22 33,246.	
Adjusted Gross Income		23 Educator expenses (see page 29)		23		23	
		24 Certain business expenses of restaurants, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ		24		24	
		25 Health savings account deduction. Attach Form 8889		25		25	
		26 Moving expenses. Attach Form 9303		26		26	
		27 One-half of self-employment tax. Attach Schedule SE		27		27 2,379.	
		28 Self-employed SEP, SIMPLE, and qualified plans		28		28	
		29 Self-employed health insurance deduction (see page 30)		29		29	
		30 Penalty on early withdrawal of savings		30		30	
		31a Alimony paid b Recipient's SSN ►		31a		31a	
		32 IRA deduction (see page 31)		32		32	
		33 Student loan interest deduction (see page 33)		33		33	
		34 Tuition and fees deduction (see page 34)		34		34	
		35 Domestic production activities deduction. Attach Form 9903		35		35	
		36 Add lines 23 through 31a and 32 through 35		36		36 2,379.	
		37 Subtract line 36 from line 22. This is your adjusted gross income ►		37		37 30,867.	

KBA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 78.

Form 1040 (2005)

DEC-21-2006 13:25

KERSTEIN, COREN

617 244 6511 P.24

Form 1040 (2005) SUSAN P COONEY

Tax and Credits**Standard Deduction for -**

• People who checked any box on line 39a or 39b or who can be claimed as a dependent, see page 38.

• All others:

Single or Married filing separately, \$5,000

Married filing jointly or Qualifying widow(er), \$10,000

Head of household, \$7,300

38	Amount from line 37 (adjusted gross income).	38	30,867.
39a	Check <input type="checkbox"/> You were born before January 2, 1941, if: <input type="checkbox"/> Spouse was born before January 2, 1941.	Blind: <input type="checkbox"/> Total boxes checked > 39a <input type="checkbox"/>	38
b	If your spouse itemizes on a separate return or you were a dual status alien, see pg 36 & check here <input type="checkbox"/> 39b <input type="checkbox"/>		
40	Itemized deductions (from Schedule A) or your standard deduction (see left margin).	40	54,937.
41	Subtract line 40 from line 38.	41	(24,070.)
42	If line 38 is over \$109,475, or you provided housing to a person displaced by Hurricane Katrina, see page 37. Otherwise, multiply \$3,200 by the total number of exemptions claimed on line 6d.	42	3,200.
43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	0.
44	Tax. Check if any tax is from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972	44	0.
45	Alternative minimum tax (see page 39). Attach Form 6251.	45	
46	Add lines 44 and 45.	46	0.
47	Foreign tax credit. Attach Form 1116 if required.	47	
48	Credit for child and dependent care expenses. Attach Form 2441.	48	
49	Credit for the elderly or the disabled. Attach Schedule R.	49	
50	Education credits. Attach Form 8863.	50	
51	Retirement savings contributions credit. Attach Form 8880.	51	
52	Child tax credit (see page 41). Attach Form 8901 if required.	52	
53	Adoption credit. Attach Form 8839.	53	
54	Credits from: a <input type="checkbox"/> Form 8395 b <input type="checkbox"/> Form 8859.	54	
55	Other credits. Check applicable box(es): a <input type="checkbox"/> Form 3800 b <input type="checkbox"/> Form 8801 c <input type="checkbox"/> Form 8859.	55	
56	Add lines 47 through 55. These are your total credits.	56	
57	Subtract line 56 from line 43. If line 56 is more than line 45, enter -0-	57	0.

Other Taxes

58	Self-employment tax. Attach Schedule SE.	58	4,757.
59	Social security and Medicare tax tip income not reported to employer. Attach Form 4137.	59	
60	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required.	60	
61	Advance earned income credit payments from Form(s) W-2.	61	
62	Household employment taxes. Attach Schedule H.	62	
63	Add lines 57 through 62. This is your total tax.	63	4,757.

Payments

If you have a qualifying child, attach Schedule EIC.

64	Federal income tax withheld from Forms W-2 and 1099.	64	
65	2005 estimated tax payments & amount applied from 2004 return.	65	
66a	Earned income credit (EIC):	66a	
b	Nontaxable combat pay section <input type="checkbox"/> 66b	b	
67	Excess social security and medicare RRT tax withheld (see page 50).	67	
68	Additional child tax credit. Attach Form 8812.	68	
69	Amount paid with request for extension to file (see page 59).	69	
70	Payments from: a <input type="checkbox"/> Form 2439 b <input type="checkbox"/> Form 4136 c <input type="checkbox"/> Form 8885.	70	
71	Add lines 64, 65, 66a, & 67 through 70. These are your total payments.	71	0.

Refund

Direct deposit? See page 59 and fill in 73b, 73c, and 73d.

72	If line 71 is more than line 63, subtract line 63 from line 71. This is the amount you overpaid.	72	
73a	Amount of the 72 you want refunded to you.	73a	

b Routing number c Type: Checking Savings

d Account number

74 Amount of line 72 you want applied to your 2006 estimated tax. 74

Amount You Owe

75	Amount you owe. Subtract line 74 from line 63. For details on how to pay, see page 60.	75	4,757.
76	Estimated tax penalty (see page 60).	76	

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see page 61)?		<input checked="" type="checkbox"/> Yes. Complete the following.	<input type="checkbox"/> No
Designee's name		Phone no.	Personal ID number
► HR BLOCK		► (781) 848-4240	(PIN) ► 20349

Sign Here

Joint return? See page 17.

Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
Your signature	Date	Your occupation	Daytime phone number
► For Info Only-Do not file		UNEMPLOYED	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	
► For Info Only-Do not file			

Paid Preparer's Use Only

Preparer's signature	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN P00064642
Firm's name (or yours if self-employed), address, and ZIP code	H AND R BLOCK EASTERN ENTERPRISES	EIN 43-1862224	Phone no. (617) 327-9785

DEC-21-2006 13:25

KERSTEIN, COREN

617 244 6511 P.25

SCHEDULE C
(Form 1040)Department of the Treasury
Internal Revenue Service (IRS)

Profit or Loss From Business

(Sole Proprietorship)

► Partnerships, joint ventures, etc., must file Form 1065 or 1065-B.
► Attach to Form 1040 or 1041. ► See Instructions for Schedule C (Form 1040).

OMB No. 1545-0074

2005

Attachment
Sequence No. 09

Name of proprietor

SUSAN P COONEY

Social Security number (SSN)

A Principal business or profession, including products or services (see page C-2 of the Instructions)
REAL SALES SALES : REAL ESTATE

C-8, 9 & 10

C Business name. If no separate business name, leave blank.

TOWN AND COUNTRY PROPERTIES

D Employer ID number (EIN), if any

E Business address (including suite or room no.) ► **831 BEACON STREET**

City, town or post office, state, and ZIP code

NEWTON, MA 02466

F Accounting method: (1) Cash (2) Accrual (3) Other (see page C-5)

G Did you "materially participate" in the operation of this business during 2005? (See page C-3 for limit on losses)

H If you started or acquired this business during 2005, check here

Part I Income

1 Gross receipts or sales. Caution: If this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked, see page C-3 and check here



1 47,896.

2 Returns and allowances

2

3 Subtract line 2 from line 1

3 47,896.

4 Cost of goods sold (from line 42 on page 2)

4

5 Gross profit. Subtract line 4 from line 3

5 47,896.

6 Other income, including Federal and state gasoline or fuel tax credits or refund (see page C-6)

6

7 Gross income. Add lines 5 and 6

7 47,896.

Part II Expenses. Enter expenses for business use of your home only on line 30.

8 Advertising	8	7,740.	18 Office expense	18
9 Car and truck expenses (see page C-3)	9	1,780.	19 Pension and profit-sharing plans	19
10 Commissions and fees	10		20 Rent or lease (see page C-5):	
11 Contract labor (see page C-4)	11		a Vehicles, machinery, and equipment	20a
12 Depletion	12		b Other business property	20b
13 Depreciation and section 179 expense deduction (not included in Part III) (see page C-4)	13		21 Repairs and maintenance	21
14 Employee benefit programs (other than on line 19)	14		22 Supplies (not included in Part III)	22
15 Insurance (other than health)	15		23 Tax and legal expenses	23
16 Interest:			24 Travel, meals, and entertainment:	
a Mortgage (paid to banks, etc.)	16a		a Entertainment	24a
b Other	16b		b Deductible meals and entertainment (see page C-5)	24b
17 Legal and professional services	17	1,399	25 Utilities	25
28 Total expenses before expenses for business use of your home. Add lines 8 through 27 in columns			26 Wages (less employment credits)	26
29 Tentative profit (loss). Subtract line 28 from line 7			27 Other expenses (from line 48 on page 2)	27 4,569.

30 Expenses for business use of your home. Attach Form 8828

31 Net profit or (loss). Subtract line 30 from line 29.

► If a profit, enter on Form 1040, line 12, and also on Schedule SE, line 2 (statutory employees, see page C-6). Estates and trusts, enter on Form 1041, line 3.

► If a loss, you must go to line 32.

32 If you have a loss, check the box that describes your investment in this activity (see page C-6).

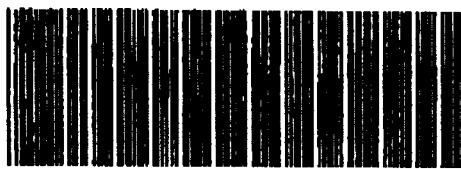
► If you checked 32a, enter the loss on Form 1040, line 12, and also on Schedule SE, line 2 (statutory employees, see page C-6). Estates and trusts, enter on Form 1041, line 3.

► If you checked 32b, you must attach Form 6198. Your loss may be limited.

32a All investment is at risk.32b Some investment is not at risk.

KBA For Paperwork Reduction Act Notice, see Form 1040 instructions.

Schedule C (Form 1040) 2005



2005 Form 1, pg. 2 MA0500121029
 Massachusetts Resident Income Tax Return

COPY

16. Total deductions. Add lines 11 through 15	► 16	480
17. 5.3% INCOME AFTER DEDUCTIONS. Subtract line 16 from line 10. Not less than "0"	17	33188
18. Exemption amount	18	3575
19. 5.3% INCOME AFTER EXEMPTIONS. Subtract line 18 from line 17. Not less than "0"	19	29613
20. INTEREST AND DIVIDEND INCOME	► 20	
21. TOTAL TAXABLE 5.3% INCOME. Add lines 19 and 20	21	29613
22. TAX ON 5.3% INCOME. Note: If choosing the optional 5.85% tax rate, fill in and multiply line 21 and the amount in Schedule D, line 20 by .0585 ►	22	1569
23. 12% INCOME. Not less than "0". a. ►	x .12 = 23	
24. TAX ON LONG-TERM CAPITAL GAINS. Not less than "0". Note: If choosing Schedule D, line 20 by .0585, fill in if any excess exemptions were used in calculating lines 20, 21 and 24	► 24	
25. Credit recapture amount BC ECON LIH ►	► 25	
26. If you qualify for No Tax Status, fill in and enter "0" on line 27	►	
27. TOTAL INCOME TAX. Add lines 22 through 25	27	1569
28. Limited Income Credit	► 28	
29. Other credits from Schedule Z, line 13 ►	28 + 29 = 30	30
31. INCOME TAX AFTER CREDITS. Subtract line 30 from line 27. Not less than "0"	31	1569
32. Voluntary Contributions: a. Endangered Wildlife Conserv. ►	b. Organ Transplant Fund ►	
c. Massachusetts AIDS Fund ►	Total of a through e	32
e. Mass. Military Family Relief Fund ►	► 33	0
33. Use tax due on out-of-state purchases. If no use tax due enter "0"	34	1569
34. INCOME TAX AFTER CREDITS PLUS CONTRIBUTIONS AND USE TAX. Add lines 31 through 33	35	
35. Massachusetts income tax withheld	► 36	
36. 2004 overpayment applied to your 2005 estimated tax	► 37	
37. 2005 Massachusetts estimated tax payments	► 38	
38. Earned Income Credit. a. No. of qualifying children ►	Amount from U.S. return ► x .15 = ► 38	
39. Senior Circuit Breaker Credit	► 39	
40. Payments made with extension	► 40	
41. TOTAL. Add lines 35 through 40	41	0
42. Overpayment. Subtract line 34 from line 41	► 42	
43. Amount of overpayment you want applied to your 2006 estimated tax	► 43	
44. Refund. Subtract line 43 from line 42. Mail to: Massachusetts DOR, PO Box 7001, Boston, MA 02204	► 44	

Direct deposit of refund. Type of account ► checking

RTN# ► account# ►

45. Tax due. Mail to: Massachusetts DOR, PO Box 7002, Boston, MA 02204	► 45.	1633
Interest ►	Penalty ►	M-2210 amt. ► 64 ►

Exenclose
Form M-2210

BE SURE TO INCLUDE THIS PAGE WITH FORM 1, PAGE 1

02/27/2006